CITI0028 PATENT

Serial No. 09/077,456

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Patent Application of:

Wendell W. ANTHONY

Serial No.: **09/077,456** Art Unit: **3692**

Filed: May 29, 1998 Examiner: Susanna M. MEINECKE DIAZ

For: IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING

TRANSACTIONS, INCLUDING HOME BANKING

FILED ELECTRONICALLY

U.S. Patent and Trademark Office Customer Service Window, Mailstop <u>Amendment</u> Randolph Building 401 Dulany Street Alexandria, VA 22314

RESPONSE TO NON-FINAL OFFICE ACTION

Sir:

In response to the Non-Final Office Action mailed September 3, 2009, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.